

Supplemental Dental and Vision Benefits to be Offered During FEHB Open Season

The U.S. Office of Personnel Management (OPM) has announced the selection of the companies that will offer supplemental dental and vision benefits to Federal employees, retirees and their survivors under the new Federal Employee Dental and Vision Insurance Program (FEDVIP). OPM solicited proposals from interested vendors and selected MetLife, GEHA, United Concordia, Aetna, GHI and Triple-S to offer dental benefits and Vision Services Plan, BCBS Vision and Spectera to offer vision benefits.

The FEDVIP program is voluntary supplemental insurance with no Federal government contribution. Active Federal employees will be able to use pre-tax payroll deductions to acquire benefits under the program. OPM has not yet negotiated benefits and contract terms, but the size of the Federal workforce will be leveraged in negotiations with contractors. Dental plans are expected to provide preventive care such as oral examinations and topical fluoride treatments for a small co-pay. More extensive services such as tooth extraction and root canal and major dental work such as permanent crowns, bridges, dentures and orthodontia are to be covered at 30 to 70 percent after deductibles not to exceed \$100.00. Vision plans are expected to offer full coverage for annual eye examinations, including comprehensive exams for vision problems such as glaucoma, diabetes and ocular hypertension. Companies may contract to provide eyewear, such as contact lenses and eyeglasses, as well.

The enrollment opportunity for coverage under FEDVIP will coincide with the annual Open Season for the Federal Employee's Health Benefit Program, from November 13, 2006 through December 11, 2006. Coverage elected during the open enrollment period will be effective December 31, 2006. Comprehensive plan coverage and cost information will be available during the Open Season.